

**UNITED STATES BANKRUPTCY COURT
CENTRAL DISTRICT OF CALIFORNIA
6 DIVISION**

In re:

APRIL TERESE CANAAN

Debtor(s)

Case No. 6:19-bk-17704-WJ

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Rod Danielson, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/30/2019.
- 2) The plan was confirmed on 10/23/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 12/10/2019.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 12/15/2023.
- 6) Number of months from filing or conversion to last payment: 52.
- 7) Number of months case was pending: 54.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$114,257.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$54,316.00
Less amount refunded to debtor	\$1,213.09

NET RECEIPTS: **\$53,102.91**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,672.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,636.26
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$8,308.26**

Attorney fees paid and disclosed by debtor: \$2,009.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AT&T MOBILITY II LLC	Unsecured	800.00	1,170.52	1,170.52	1,170.52	0.00
BUREAU INVESTMENT GRP PORTFOLIO	Unsecured	NA	830.27	830.27	830.27	0.00
CAPITAL ONE BANK (USA), N.A.	Unsecured	3,700.00	3,699.63	3,699.63	3,699.63	0.00
CAPITAL ONE, N.A.	Unsecured	1,916.00	1,915.91	1,915.91	1,915.91	0.00
CHASE CARD	Unsecured	2,559.00	NA	NA	0.00	0.00
DISCOVER BANK	Unsecured	4,002.00	4,002.87	4,002.87	4,002.87	0.00
HCA DBA KIA MOTOR FINANCE	Secured	12,204.10	12,313.77	12,313.77	12,313.77	632.19
INTERNAL REVENUE SERVICE	Priority	4,525.00	3,835.73	3,835.73	3,835.73	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	713.62	713.62	713.62	0.00
LAKEVIEW LOAN SERVICING LLC	Secured	2,554.33	2,663.38	2,663.38	2,663.38	0.00
METLIFE AUTO AN HOME	Unsecured	12,054.00	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT, II	Unsecured	NA	1,183.06	1,183.06	1,183.06	0.00
NAVIENT SOLUTION LLC	Unsecured	179,243.00	180,043.96	180,043.96	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,932.00	1,894.33	1,894.33	1,894.33	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,346.00	2,308.28	2,308.28	2,308.28	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,292.00	1,292.58	1,292.58	1,292.58	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	4,366.00	4,331.14	4,331.14	4,331.14	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	800.00	365.10	365.10	365.10	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,642.00	1,642.27	1,642.27	1,642.27	0.00
SAN BERNARDINO COUNTY TAX CO	Secured	NA	0.00	0.00	0.00	0.00
SONA PROPERTY MANAGEMENT	Secured	NA	NA	NA	0.00	0.00


Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$2,663.38	\$2,663.38	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$12,313.77	\$12,313.77	\$632.19
TOTAL SECURED:	\$14,977.15	\$14,977.15	\$632.19
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$3,835.73	\$3,835.73	\$0.00
TOTAL PRIORITY:	\$3,835.73	\$3,835.73	\$0.00
GENERAL UNSECURED PAYMENTS:	\$205,393.54	\$25,349.58	\$0.00

Disbursements:		
Expenses of Administration	<u>\$8,308.26</u>	
Disbursements to Creditors	<u>\$44,794.65</u>	
TOTAL DISBURSEMENTS :		<u>\$53,102.91</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/06/2024

By:


Rod Danielson, Chapter 13 Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

In re: APRIL TERESE CANAAN	Chapter: 13
Debtor	Case Number: 6:19-bk-17704-WJ

PROOF OF SERVICE OF DOCUMENT

I am over the age of 18 and not a party to this bankruptcy case or adversary proceeding. My business address is 3787 University Avenue, Riverside, CA 92501.

The foregoing document described **CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT** will be served or was served (a) on the judge in chambers in the form and manner required by LBR 5005-2(d); and (b) in the manner indicated below:

I. TO BE SERVED BY THE COURT VIA NOTICE OF ELECTRONIC FILING ("NEF") - Pursuant to controlling General Order(s) and Local Bankruptcy Rule(s) ("LBR"), the foregoing document will be served by the court via NEF and hyperlink to the document. On **03/06/2024**, I checked the CM/ECF docket for this bankruptcy case or adversary proceeding and determined that the following person(s) are on the Electronic Mail Notice List to receive NEF transmission at the email address(es) indicated below:

US Trustee: ustregion16.rs.ecf@usdoj.gov
BEN@HESTONLAW.COM

☐ Service Information continued on attached page

II. SERVED BY U.S. MAIL OR OVERNIGHT MAIL (indicate method for each person or entity served):

On **03/06/2024** I served the following person(s) and/or entity(ies) at the last known address(es) in this bankruptcy case or adversary proceeding by placing a true and correct copy thereof in a sealed envelope in the United States Mail, first class, postage prepaid, and/or with an overnight mail service addressed as follows. *Listing the judge here constitutes a declaration that mailing to the judge will be completed no later than 24 hours after the document is filed.*

APRIL TERESE CANAAN
6049 RED SPUR COURT
FONTANA, CA 92336

HESTON & HESTON,
ATTORNEYS AT LAW
19700 FAIRCHILD RD, STE 280
IRVINE, CA 92612

☐ Service Information continued on attached page

III. SERVED BY PERSONAL DELIVERY, FACSIMILE TRANSMISSION OR EMAIL (Indicate method for each person or entity served): Pursuant to F.R.Civ.P.5 and/or controlling LBR, on _____ I served the following person(s) and/or entity(ies) by personal delivery, or (for those who consented in writing to such a service method), by facsimile transmission and/or email as follows. *Listing the judge here constitutes a declaration that personal delivery on the judge will be completed no later than 24 hours after the document is filed.*

☐ Service Information continued on attached page

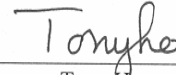
I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

03/06/2024

Date

Tony Ho

Type Name


Tony Ho

In re: APRIL TERESE CANAAN	Chapter: 13
Debtor	Case Number: 6:19-bk-17704-WJ

PROOF OF SERVICE OF DOCUMENT CONTINUED

AT&T MOBILITY II LLC
C/O AT&T SERVICES INC
ONE AT&T WAY ROOM 3A104
BEDMINISTER, NJ 07921

BUREAUS INVESTMENT GRP
PORTFOLIO NO 15 LLC
C/O PRA RECEIVABLES MGMNT,
LLC
PO BOX 41031
NORFOLK, VA 23541

CAPITAL ONE BANK (USA), N.A.
BY AMERICAN INFOSOURCE AS
AGENT
PO BOX 71083
CHARLOTTE, NC 28272-1083

CAPITAL ONE, N.A.
C/O BECKET AND LEE LLP
PO BOX 3001
MALVERN, PA 19355

CHASE CARD
PO BOX 15298
WILMINGTON, DE 19850

DISCOVER BANK
ATTN: DISCOVER PRODUCTS INC
PO BOX 3025
NEW ALBANY, OH 43054-3025

HCA DBA KIA MOTOR FINANCE
PO BOX 20825
FOUNTAIN VALLEY, CA 92728

HESTON & HESTON *
19700 FAIRCHILD RD
STE 280
IRVINE, CA 92612

INTERNAL REVENUE SERVICE
PO BOX 7317
PHILADELPHIA, PA 19101-7317

LAKEVIEW LOAN SERVICING LLC
C/O M&T BANK
ATTN: PAYMENT PROCESSING
PO BOX 1288
BUFFALO, NY 14240-1288

METLIFE AUTO AN HOME
PO BOX 2204
CHARLOTTE, NC 28241-2204

MIDLAND CREDIT MANAGEMENT,
INC.
AS AGENT FOR MIDLAND FUNDING
LLC
PO BOX 2011
WARREN, MI 48090

NAVIENT SOLUTION LLC
C/O TGSLC DBA TRELIS COMPANY
PO BOX 659602
SAN ANTONIO, TX 78265-9602

PORTFOLIO RECOVERY
ASSOCIATES LLC
PO BOX 12914
NORFOLK, VA 23541

SAN BERNARDINO COUNTY TAX
COLL
268 WEST HOSPITALITY LANE
FIRST FLOOR
SAN BERNARDINO, CA 92415-0360

SONA PROPERTY MANAGEMENT
CITRUS HEIGHTS COMMUNITY
ASSOCIATIO
P.O. BOX 10
UPLAND, CA 91785